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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. STATEMENT UNDER 37 CFR 3.73(b) Applicant/Patent Owner: Tracey R. Thomas Application No./Patent No.: 10/709,701 Filed/Issue Date: May 24, 2004 Titled: PAY YOURSELF FIRST SYSTEM Consumer and Merchant Awareness Foundation Corporation (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc. states that it is: the assignee of the entire right, title, and interest in: an assignee of less than the entire right, title, and interest in (The extent (by percentage) of its ownership interest is the assignee of an undivided interest in the entirety of (a complete assignment from one of the joint inventors was made) the patent application/patent identified above, by virtue of either: An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy therefore is attached. OR A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows: American Express Travel Related Services B. X 1. From: Tracey R. Thomas To: Company, Inc. The document was recorded in the United States Patent and Trademark Office at Reel 014651 , Frame 0014 _, or for which a copy thereof is attached. American Express Travel Related Services 2. From: Company, Inc. To: Consumer and Merchant Awareness Foundation The document was recorded in the United States Patent and Trademark Office at Reel 023688 _____, Frame_0333 _____, or for which a copy thereof is attached. 3. From: To: The document was recorded in the United States Patent and Trademark Office at _ , Frame _____, or for which a copy thereof is attached.

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As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was,

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Additional documents in the chain of title are listed on a supplemental sheet(s).

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